

DURABLE GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that I, CHARLES E. RIALES, of Southaven, Mississippi, do hereby appoint JOYCE T. RIALES, of Southaven, Mississippi as my Attorney in Fact with authority granted under this General Power of Attorney to perform and do any and all acts for my behalf as I could legally do in my own right, including the power to make and sign checks and drafts on any bank accounts I may own and every act that I could do myself in my own right without limitation.

This Power of Attorney shall not be affected by my subsequent disability or incapacity or lapse of time and shall remain in full force and effect until expressly revoked by me (or a conservator, general guardian, or guardian of my estate if such is appointed for my benefit) and I hereby ratify and confirm all that my said attorney may do in and about the premises.

WITNESS my signature this 25th day of September, 2002.

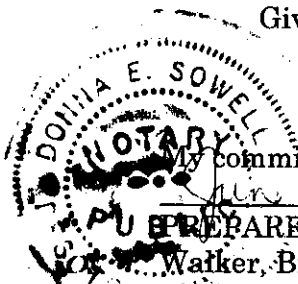
Charles E. Riales
CHARLES E. RIALES

STATE OF MISSISSIPPI
COUNTY OF DESOTO

This day personally appeared before me, the undersigned authority in and for said County and State, the within named CHARLES E. RIALES who being duly sworn acknowledged signing and executing the above and foregoing Durable General Power of Attorney on the day and date therein mentioned as a free and voluntary act and deed and for the purpose therein expressed.

Given under my hand and official seal of office this the 25th day of September, 2002.

Donna E. Sowell
Notary Public



My commission expires:

June 12, 2004

PREPARED BY:

Walker, Brown & Brown, P.A.

P.O. Box 276

2540 Highway 51 South

Hernando, MS 38632

662-429-5277; 901-521-9292

mwb charles e riales poa 2002

STATE MS - DESOTO CO.

SEP 26 2 40 PM '02

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W.E. DAVIS CH. CLK.